

# HOME EMERGENCY INSURANCE

## INSURANCE PRODUCT INFORMATION DOCUMENT

**Company: Arc Legal Assistance Ltd and Legal Insurance Management Ltd and underwritten by Royal & Sun Alliance Ltd**

Arc Legal Assistance Ltd ('Arc Legal') and Legal Insurance Management Ltd ('LIM') are authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958. LIM's Firm Reference Number is 552983. Royal & Sun Alliance are regulated by the Prudential Regulation Authority and Financial Conduct Authority, firm reference number 202323

**Product: Paymentsshield Home Emergency Insurance RSA/PS/041 AND RSA/PS/043**

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of insurance?

This Home Emergency insurance policy provides cover for an approved contractor's callout charge, parts, materials and labour after a sudden and unexpected event which, if not dealt with quickly would render the home unsafe or unsecured, damage or cause further damage to the home, cause personal risk to you or cause a health and safety risk to others. This product can be taken in conjunction with your Paymentsshield Home Insurance policy.



#### What is insured?

The policy will provide cover up to £1,000 in respect of the following:

- ✓ Blockage, collapse or leakage of the water supply pipe
- ✓ Sudden and unexpected failure of or damage to the internal plumbing system, including escapes of water and fixed heating systems
- ✓ Sudden and unexpected failure of or damage to the drainage system
- ✓ Sudden and unexpected failure of your domestic central heating system due to mechanical or electrical failure or malfunction
- ✓ Breakdown or failure of the permanent domestic electrical wiring system and its components
- ✓ Damage to the internal gas supply pipe following a gas leak
- ✓ Emergencies relating to security of your property, roofing, pest infestation or loss of the only available key to the property

Cover is also provided for:

- ✓ Alternative accommodation where the property is uninhabitable overnight up to a limit of £100 (including VAT)
- ✓ A fixed benefit of £40 is available towards the cost of alternative heating if our approved engineer is unable to obtain spare parts to repair your domestic central heating system within 48 hours of their first visit.
- ✓ If the domestic boiler is declared beyond economic repair by our approved engineer, we will make a contribution of £500 towards replacing it



#### What is not insured?

- ✗ Claims relating to domestic central heating systems such as non-gas appliances, Elson tanks, separate gas heaters supplying hot water, LPG boilers and dual-purpose systems such as AGAs and Rayburns, solar powered panels or ground air and water source pumps
- ✗ Claims arising within the first 48 hours from the date of commencement of this insurance unless you held equivalent insurance immediately prior to the commencement of this policy, or claims arising within the first 21 days under Boiler Replacement Contribution.
- ✗ Claims where the property has been unoccupied for more than 60 consecutive days
- ✗ General maintenance of boilers or systems not serviced in line with the manufacturer's recommendations
- ✗ Pipes outside the boundary of your property
- ✗ Drainage in respect of cesspits, septic tanks
- ✗ Vacuum drainage systems or electric pumps
- ✗ Any costs relating to trace and access or excavation
- ✗ Doors subject to swelling



## Are there any restrictions on cover?

- ! The policy will only cover a property that is occupied by you solely for domestic residential purposes and which is declared on your certificate
- ! This policy will only provide a temporary repair to limit or prevent damage, or if at similar expense the cost of completing a permanent repair in respect of the cover provided



## Where am I covered?

- ✓ This insurance covers properties in the United Kingdom (England, Scotland, Wales and Northern Ireland)



## What are my obligations?

- To supply us with information that, to the best of your knowledge, is correct in response to the questions asked when applying for, amending or renewing this insurance
- Once you have received your policy, review the cover to ensure it is what you need
- Pay the premium shown on your policy documents for each period of insurance
- Comply with all the terms and conditions set out in the Policy Booklet
- You must tell us as soon as you are aware (and no more than 30 days later) of any change in your circumstances as detailed in your Policy Booklet
- You must take all reasonable steps to prevent accidents, loss or damage and must maintain the insured property to a good condition
- When making a claim, to provide all the information requested as set out in the Policy Booklet



## When and how do I pay?

Payments will be collected monthly by Direct Debit. The monthly amount to pay for your policy is shown in the policy documents.



## When does the cover start and end?

This policy is on a continuous monthly contract and will carry on until you notify us of your intention to cancel.



## How do I cancel the contract?

You can cancel your policy at any time by calling or writing to Paymentsshield on the details shown in the policy documents. If having taken out a policy and after examining it, you decide not to continue with it you have a statutory right to cancel. During this cooling off period, you can cancel the policy back to the start date without charge and with a full refund of any premiums already paid unless you have made a claim during this period.